

**From:** Gt85bme@wmconnect.com [mailto:Gt85bme@wmconnect.com]

**Sent:** Friday, July 07, 2006 7:40 PM

**To:** ChangeInControl

**Subject:** Home Depot Change in Control

Chris Ayers  
1121 Shady River Court S  
Benbrook, TX 76126

FDIC - San Francisco Regional Office  
Regional Director John F. Carter  
25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, California 94105

Dear Mr. Carter:

I am very strongly opposed to the Home Depot gaining control of EnerBank USA or gaining or acquiring control of any bank. The recent questionable actions by the Home Depot's highest management team at it's annual meeting calls into question any intentions the Home Depot's and management has in becoming the owner of EnerBank USA.

While the current management of Home Depot is in place. I would strongly oppose any such acquisition on their part.

Sincerely,

Chris Ayers